

**GACCIONE POMACO, P.C.**  
**A Professional Corporation**  
**Mark A. Wenczel, Esq. (MAW/4849)**  
**524 Union Avenue**  
**P.O. Box 96**  
**Belleville, New Jersey 07109**  
**(T)(973) 759-2807**  
**(F)(973) 759-6968**

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

---

|                              |  |
|------------------------------|--|
| <b>IN RE:</b>                | <b>UNITED STATES BANKRUPTCY COURT<br/>FOR THE DISTRICT OF NEW JERSEY</b> |
| <b>JON AND ELENA CASSILL</b> | <b>CHAPTER 13</b>  |
| <b>Debtor</b>                | <b>CASE NO. 17-29310</b>   |
|                              | <b>AMENDED OBJECTION TO CONFIRMATION<br/>OF CHAPTER 13 PLAN</b>          |

---

Kearny Bank, a secured creditor of the Debtor, objects to the Debtor's Chapter 13 Plan filed by the Debtors as it seeks to modify and reduce the Debtors' monthly payment obligation to Kearny Bank on its fully-secured first mortgage lien. Kearny Bank is entitled to payment of the full amount due on the mortgage, inclusive of the monthly mortgage installment payment.

The debtors underestimate the monthly installment payment as \$1,435.15. The Debtors' monthly installment amount due Kearny Bank is \$1,528.00.

WHEREFORE, Kearny Bank submits that the court should not confirm the Debtors' proposed Chapter 13 Plan.

GACCIONE POMACO, PC  
Attorneys for Kearny Bank

Dated: November 27, 2017

By: /s/ Mark A. Wenczel, Esq.  
MARK A. WENCZEL, ESQ.